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<b>Substitute for form 1449/PTO</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)				<b>Complete if Known</b>	
				Application Number	09/991,894-Conf. #4186
				Filing Date	November 13, 2001
				First Named Inventor	Scott Lascelles
				Art Unit	3693
				Examiner Name	S. Malhotra
Sheet	1	of	6	Attorney Docket Number	132538-1016

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (if known)			
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	A17*	US-6,167,395	12-26-2000	Beck et al.	
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	A19*	US-6,516,421	02-04-2003	Peters et al.	

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		Country Code <sup>3</sup> -Number <sup>4</sup> -Kind Code <sup>5</sup> (if known)				
	B1	WO-9944152	09-02-1999	Koninkl Philips Electronics Nv et al.		
	B2	WO-9909470	02-25-1999	Citicorp Dev Center Inc		
	B3	WO-9845797	10-15-1998	Propay U.S.A.		
	B4	JP-2002328974	11-15-2002	Chevron Oronite Co Llc		✓
	B5	JP-409288453	11-04-1997	Mikiya Veno		✓
	B6	EP-1850284	10-31-2007	Unigate Technologies Aps		✓

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Dated: November 24, 2008	Signature: <u>Sanjeev Malhotra</u> (Per Kerr)

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		Country Code <sup>3</sup> -Number <sup>4</sup> -Kind Code <sup>5</sup> (if known)				
	B7	EP-1233361	08-21-2002	Chevron Oronite Co		√

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	A50*	US-20010011245	08-02-2001	DUHON	
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NON PATENT LITERATURE DOCUMENTS			
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	C1	Anon, Regulation Z Commentary Amendments, Retail Banking Digest, vol. 15, No. 2, p. 17-18, Mar.-Apr. 1995.	
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	C10	Microsoft Press Computer Dictionary, Third Edition, Microsoft Press, Redmond, 1997, pp. 88 and 265.	

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